

were rejected under 35 U.S.C. § 103 as being obvious over Owens et al., Lawlor et al. or Pitroda in view of Elander et al. or Zeidler or Lee et al.

Applicant respectfully traverses this rejection and asserts to the contrary that the claims of the present application are patentably distinct over these references, taken individually or in combination.

Applicant appreciates the courtesy extended to him by the Examiner in granting and participating in a telephonic interview on February 2, 1999. A greater understanding of the issues was achieved and this amendment is in accordance with the Examiner's suggestions during the interview.

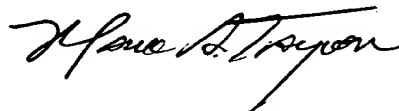
As discussed, none of the cited references disclose, teach or suggest a secure network for document processing based on a remote image capture of paper transaction data, with encrypted communication between subsystems. Therefore, the present application presents amended claims 1, 26, 42 and 46 that clearly define the present invention over any of Owens et al., Lawlor et al., Pitroda, Elander et al., Zeidler or Lee et al, taken individually or in any combination.

Claims 2-25, 27-41, 43-45 and 47-50 are dependent claims which are now considered allowable since they depend from allowable independent claims.

Applicant respectfully asserts that the present application is now in condition for allowance and it is respectfully requested that the present application be allowed and passed to issue.

Nevertheless, should the Examiner have any further issues to discuss, it is respectfully requested that the Examiner telephone the undersigned to resolve those issues in a timely manner.

Respectfully submitted,



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